

Information to identify the case:

Debtor 1	Thomas D. Hubinsky	Social Security number or ITIN	xxx-xx-4844
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	16-24710-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas D. Hubinsky

4/13/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas D. Hubinsky
Debtor

Case No. 16-24710-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 13, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2022:

Recip ID	Recipient Name and Address
db	+ Thomas D. Hubinsky, 117 University Street, Verona, PA 15147-3738
14339837	+ Jessalyn Grant, 117 University St., Verona, PA 15147-3738
14339838	+ Little Giant Federal Credit Union, 600 Chartiers Ave., Mc Kees Rocks, PA 15136-3806

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 14 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2022 23:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 14 2022 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2022 23:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: BANKAMER.COM	Apr 14 2022 03:18:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
14348313	EDI: GMACFS.COM	Apr 14 2022 03:18:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14339830	+ EDI: GMACFS.COM	Apr 14 2022 03:18:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14379383	EDI: BANKAMER.COM	Apr 14 2022 03:18:00	BANK OF AMERICA, N.A., Bank of America, PO Box 31785, Tampa, FL 33631-3785
14339831	+ EDI: BANKAMER.COM	Apr 14 2022 03:18:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14395330	+ EDI: BANKAMER2.COM	Apr 14 2022 03:18:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14345487	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 13 2022 23:13:00	Citizens Bank, 1 Citizens Drive, ROP15B, Riverside R.I.02915
14344752	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 13 2022 23:13:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14339833	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 13 2022 23:13:00	Citizens One Auto Finance, PO Box 7000, Providence, RI 02940
14339832	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 13 2022 23:13:00	Citizens Bank, 1000 LaFayette Gill, Bridgeport,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Apr 13, 2022

Form ID: 3180W

Total Noticed: 25

			CT 06604-4725
14357986	+ EDI: DISCOVERSL.COM	Apr 14 2022 03:18:00	Discover Student Loans, PO BOX 30925, Salt Lake City, UT 84130-0925
14339834	+ EDI: DISCOVERSL.COM	Apr 14 2022 03:18:00	Discover Student Loans, PO Box 30948, Salt Lake City, UT 84130-0948
14419300	+ Email/Text: kborkley@bernsteinlaw.com	Apr 13 2022 23:13:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14339835	+ Email/Text: bankruptcy@huntington.com	Apr 13 2022 23:13:00	First Merit, 295 First Merit Circle, Akron, OH 44307-2305
14339836	+ Email/Text: bankruptcy.notices@hdfsi.com	Apr 13 2022 23:13:00	Harley Davidson Credit Corp, PO Box 21829, Carson City, NV 89721-1829
14357418	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Apr 13 2022 23:13:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14339839	+ EDI: NAVIENTFKASMDOE.COM	Apr 14 2022 03:18:00	Navient Dept. of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
14389672	EDI: NAVIENTFKASMDOE.COM	Apr 14 2022 03:18:00	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
14339840	Email/Text: Bankruptcy.Notices@pnc.com	Apr 13 2022 23:13:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
15013996	+ Email/Text: bankruptcy@huntington.com	Apr 13 2022 23:13:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
TOTAL: 24			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Duquesne Light Company
cr		The Huntington National Bank successor by merger t
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2022 at the address(es) listed below:

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 13, 2022

Form ID: 3180W

Total Noticed: 25

Name	Email Address
Brett A. Solomon	on behalf of Creditor The Huntington National Bank successor by merger to FirstMerit Bank brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Thomas D. Hubinsky niclowlgl@comcast.net

TOTAL: 6